

REMARKS

This application has been reviewed in light of the Office Action dated February 13, 2007. Claims 1-25 are presented for examination, of which Claims 1, 11, 13 and 14 are in independent form. Claims 4, 7, 8, 20 and 21 have been canceled, without prejudice or disclaimer of the subject matter presented therein. Claims 1, 5, 6, 9, 11, 13, 14, 18, 19, 22 and 24 have been amended to define Applicant's invention more clearly. Favorable reconsideration is requested.

The specification has been carefully reviewed and amended as to matters of form and to correct an obvious typographical error.

The Office Action states that Claims 1-25 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6, 252,831 (*Wehmeyer*), in view of U.S. Publication No. 2003/0112729 (*Nichols et al.*).

Applicant wishes to thank Examiner Pham for extending the courtesy of conducting a telephonic interview in this application on July 25, 2007 with his attorney to discuss the rejections and a reworking of the claims to overcome the rejection. As agreed during the telephonic interview, to overcome the prior art of record, amended Claim 1 now includes the features of dependent claim 8 and intervening claims 4 and 7, and has been clarified with respect to rounding and multiple records. Accordingly, the Applicant respectfully submits that amended Claim 1 is in condition for allowance.

Independent Claims 11, 13, 14 and 24 include the same feature of rounding and multiple records as Claim 1 and are believed to be patentable for at least the same reasons as discussed above in connection with Claim 1.

Accordingly, the Applicant submits that Claim 1, 11, 13, 14 and 24 are patentable over the cited art, and respectfully request withdrawal of the rejection under 35 U.S.C. § 103(a).

The other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, the Applicant respectfully requests favorable reconsideration and early passage to issue of the present application.

Should issues remain following a careful consideration of the present amendment, the courtesy of a telephone interview to provide clarification concerning those issues and discuss possible claim language to address the issues is respectfully requested.

Applicant's undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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